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Q14**Abstract**

1. <sic.> Financial transaction method between a customer, equipped with a mobile radio telephone, and an electronic terminal (2), the mobile radio telephone comprising a mobile device (1) and a removable identification module, in which at least a customer identification and a monetary amount can be stored, the method comprising the following steps:
- reloading the said monetary amount with the aid of secure reloading documents via the mobile radio network from a service center (4),
  - transmitting the customer identification to the terminal (2) via a contactless interface between the identification module (10) and the terminal (2),
  - checking in the said terminal the authorization of the customer, identified by means of the said transmitted customer identification, to carry out a financial transaction, this checking taking place using authorization data which are transmitted to the terminal (2) via a public switched telephone network (5),
  - transmitting a transaction amount to the terminal (2) via the contactless interface,
  - charging the stored monetary amount,
  - preparing in the terminal (2) a transaction document, which contains the said customer identification, a terminal identification as well as an indication of the said transaction amount,
  - electronic signing of the transaction document by the terminal (2),
  - transmission of the transaction document to the service center (4) via the said public switched telephone network (5),
  - checking the electronic signature of the terminal (2) in the service center (4),
  - if the signature corresponds to an authorized terminal, paying into an account of the operator of the terminal.